

In re:  
Luis Alberto Montalvo  
Debtor

Case No. 22-10203-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 28, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:

Recip ID	Recipient Name and Address
db	+ Luis Alberto Montalvo, 4038 Lawndale Street, Philadelphia, PA 19124-5224
14664849	Northstar Location Services, LLC, Attn: Financial Services Department, 4385 Genesee Street, Buffalo, NY 14225-1943
14665645	+ Syncriony Bank, c/o Valerie Smith, PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14674207	+ Village Capital & Investment, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136
14666224	+ Village Capital & Investment, LLC, c/o Rebecca Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14664861	Village Capital & Investments, LLC, PO Box 679118, Dallas, TX 75267-9118

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 01 2025 01:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 01 2025 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14664831	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 01 2025 01:46:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
14664833	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 01 2025 01:46:00	Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350, Minneapolis, MN 55437
14667748	Email/Text: Bankruptcy@absoluteresolutions.com	Mar 01 2025 01:46:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14666117	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 01 2025 02:07:32	Ally Capital, c/o Arvind Nath Rawal, AIS Portfolio Services, LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14666054	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 01 2025 02:08:25	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14674576	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 01 2025 02:07:42	Ally Capital c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14664834	+ Email/Text: ally@ebn.phinsolutions.com	Mar 01 2025 01:46:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14664835	+ Email/Text: ashley.gjorgjeski@arconcredit.com	Mar 01 2025 01:47:00	Arcon Credit Solutions LLC, 8425 Seasons Parkway, Suite 106, Saint Paul, MN 55125-3377
14664836	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 01 2025 01:47:00	Barclays Bank Delaware, Attn: Bankruptcy, PO

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Feb 28, 2025

Form ID: 138OBJ

Total Noticed: 47

			Box 8801, Wilmington, DE 19899-8801
14664839	Email/Text: megan.harper@phila.gov	Mar 01 2025 01:47:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14664840	Email/Text: correspondence@credit-control.com	Mar 01 2025 01:46:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042
14664841	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 01 2025 01:46:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
14664837	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2025 02:08:45	Capital One, N.A., PO Box 30273, Salt Lake City, UT 84130-0273
14664838	+ Email/Text: bankruptcy@cavps.com	Mar 01 2025 01:47:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14665650	+ Email/Text: bankruptcy@cavps.com	Mar 01 2025 01:47:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14664842	Email/Text: collecadminbankruptcy@fnni.com	Mar 01 2025 01:46:00	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14664843	Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 01 2025 01:46:00	Fortiva, Payment Processing, PO Box 650721, Dallas, TX 75265-0721
14664844	Email/Text: clientservices@glassmountaincapital.com	Mar 01 2025 01:46:00	Glass Mountain Capital LLC, 1375 East Woodfield Road, Suite 400, Schaumburg, IL 60173-5426
14664845	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2025 02:08:27	Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600
14664846	^ MEBN	Mar 01 2025 00:42:40	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14669963	Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2025 02:30:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14666115	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2025 01:47:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14664847	Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2025 01:47:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
14664848	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2025 01:47:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14682315	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2025 02:07:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14666683	Email/Text: bnc-quantum@quantum3group.com	Mar 01 2025 01:47:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14673789	Email/Text: bnc-quantum@quantum3group.com	Mar 01 2025 01:47:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
14664850	+ Email/Text: customerservice@rcservicesllc.org	Mar 01 2025 01:47:00	Receivable Collection Services, LLC, 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
14664851	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 01 2025 01:47:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14664854	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2025 02:19:44	Synchrony Bank, PO Box 96006, Orlando, FL 32896-0006
14664853	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2025 02:08:45	Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
14664852	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2025 02:08:15	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
14665322	^ MEBN		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Feb 28, 2025

Form ID: 138OBJ

Total Noticed: 47

		Mar 01 2025 00:42:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14664855	Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 01 2025 02:06:56	Synchrony Bank / eBay Mastercard, PO Box 530939, Atlanta, GA 30353-0939
14664856	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 01 2025 02:08:15	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14664857	Email/PDF: ais.sync.ebn@aisinfo.com		
		Mar 01 2025 02:06:54	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061
14664860	+ Email/Text: Bankruptcy@teachersfcu.org		
		Mar 01 2025 01:47:00	Teachers Federal Credit Union, 102 Motor Parkway, Hauppauge, NY 11788-5109
14664858	+ Email/Text: Bankruptcy@teachersfcu.org		
		Mar 01 2025 01:47:00	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14674207	^ MEBN		
		Mar 01 2025 00:42:36	Village Capital & Investment, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136
14666187	^ MEBN		
		Mar 01 2025 00:42:31	Village Capital & Investment, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14664832	*P++	ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350, BLOOMINGTON MN 55437-1118, address filed with court:, Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
14664859	*+	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2025 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Luis Alberto Montalvo dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Feb 28, 2025

Form ID: 138OBJ

Total Noticed: 47

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

REGINA COHEN

on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Luis Alberto Montalvo	)	Case No. 22-10203-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 28, 2025

For The Court

Timothy B. McGrath  
Clerk of Court